IN THE CLAIMS:

The status of the claims is as follows:

1 - 96. (Cancelled)

97. (New) An on-line insurance policy service system comprising:

a web browser for accessing remote insurance information by an insurance policyholder and software linked to the remote insurance information;

a publicly accessible distributed network for transferring data from the web browser;

an information module, remote from the web browser coupled to the publicly accessible distributed network, that identifies the insurance policyholder and verifies an insurance policy parameter of an existing insurance policy of the insurance policyholder in real-time in response to first data received from the insurance policyholder through the publicly accessible distributed network and the web browser;

where the first data comprises a personal security code that allows access to insurance policy parameters of the insurance policyholder;

an insurance policy adjustment module, remote from the web browser coupled to the publicly accessible distributed network, that adjusts the insurance policyholder's insurance policy parameter in real-time in response to second data received from the insurance policyholder through the publicly accessible distributed network and the web browser,

where the second data comprises a selection of the insurance policy parameter;

where the insurance policy adjustment module provides an acknowledgement to the web browser in response to the adjustment of the selected insurance policy parameter within the existing insurance policy, and implements the adjustment to the existing insurance policy; and

where an insurer's computer generates an insurance document customized to the insurance policyholder as identified by the personal security code and sends the customized insurance document to the web browser in response to the second data received from the insurance policyholder through the publicly accessible distributed network and the web browser.

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98. (New) The system of claim 97 where the publicly accessible distributed network comprises a plurality of gateways that use an internet protocol to facilitate a communication between the web browser and the information module.

99. (New) The system of claim 97 where the insurance policy adjustment module provides the acknowledgment to the web browser after the insurance policy adjustment module implements the adjustment to the existing insurance policy.

100. (New) The system of claim 97 where the insurance policy adjustment module provides the acknowledgment to the web browser before the insurance policy adjustment module implements the adjustment to the existing insurance policy.

101. (New) The system of claim 100 where the insurance policy adjustment module implements the adjustment to the existing insurance policy in response to third data received from the insurance policyholder through the publicly accessible distributed network and the web browser.

102. (New) The system of claim 100 where the acknowledgement comprises data related to the adjustment of the selected insurance parameter.

103. (New) The system of claim 100 where the acknowledgement comprises a summary of the adjustment of the selected insurance parameter.

104. (New) The system of claim 103 where the summary describes a change in at least one of an insurance coverage, an insurance deductible, or a policy limit an insurance company will pay under an insurance coverage.

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105. (New) The system of claim 100 where the acknowledgement comprises a price of the adjustment to the selected insurance policy parameter.

106. (New) The system of claim 105 where the price is related to a change in at least one of an insurance coverage, an insurance deductible, or a policy limit an insurance company will pay under an insurance coverage.

107. (New) The system of claim 105 where the price is related to a change in at least one of a change in a party insured, an item insured, or an address.

108. (New) The system of claim 97 further comprising a payment module coupled to the insurance policy adjustment module.

109. (New) The system of claim 108 where the payment module is remote from the web browser.

110. (New) The system of claim 108 where the payment module comprises an account-based system that allows the on-line insurance policy service system to receive on-line payments through the publicly accessible distributed network.

111. (New) The system of claim 110 where the account based system allows the insurance policyholder to send an on-line payment through the publicly accessible distributed network comprising the Internet.

112. (New) The system of claim 108 where the payment module facilitates payment of an insurance cost through an electronic funds transfer.

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113. (New) The system of claim 108 where the payment module comprises an account-based system that allows the on-line insurance policy service system to receive electronic fund transfer payments and credit card payments through the publicly accessible distributed network.

114. (New) The system of claim 108 where the payment module facilitates payment of an insurance cost through a credit card.

115. (New) The system of claim 97 where the customized insurance document comprises content resident to the insurer's computer and content received from the insurance policyholder through the publicly accessible distributed network and the web browser.

116. (New) The system of claim 97 where the web browser generates data that specifies a transmission protocol and receives data from a memory of the insurer's computer.

117. (New) The system of claim 97 where the insurance document comprises a web page.

118. (New) The system of claim 117 where the insurance document comprises data generated by the insurer's computer that is associated with graphics.

119. (New) The system of claim 117 where the insurance document comprises a data file generated by the insurer's computer.

120. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter comprises a change in an item or items insured under the existing insurance policy.

121. (New) The system of claim 97 further comprising a claims information module that communicates claim processing information to the web browser.

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122. (New) The system of claim 97 further comprising a claims information module coupled to the information module that sends information to the web browser related to a status of an insurance claim.

123. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter comprises a change in an insurance coverage.

124. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter comprises a change of an address.

125. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter changes the party insured under the existing insurance policy.

126. (New) The system of claim 125 where the party insured comprises a person insured under the existing insurance policy.

127. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter comprises changing the selected insurance policy parameter or a party insured under the existing insurance policy.

128. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter comprises receiving information about a party to be insured under the existing insurance policy.

129. (New) The system of claim 97 where the adjustment of the selected insurance policy parameter adjusts a deductible.

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130. (New) The system of claim 97 where the existing insurance policy comprises a vehicle insurance policy.

131. (New) The system of claim 97 where the publicly accessible distributed network comprises the Internet.

132. (New) The system of claim 97 where the personal security code comprises a password.

133. (New) The system of claim 132 where the password comprises a unique string of characters that identifies the insurance policyholder.

134. (New) The system of claim 97 where the first data is received through a web page.

135. (New) The system of claim 97 further comprising a policy quote module coupled to the publicly accessible distributed network to generate an insurance rate quote.

136. (New) The system of claim 97 where the information module provides insurance information to the web browser through the publicly accessible distributed network.

137. (New) The system of claim 136 where the insurance information comprises on-line forms.

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